

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William Brandon Alonzo
Debtor

Case No. 18-03389-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 318

Page 1 of 1
Total Noticed: 19

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db +William Brandon Alonzo, 1244 Amber Lane, Harrisburg, PA 17111-3106
cr +Emerald Point, LP, 1239 Amber Lane, Harrisburg, PA 17111-3104
5095731 +Ally Financial, Inc., 500 Woodward Ave, Detroit, MI 48226-3423
5095733 +Brandon Alonzo, 1244 Amber Lane, Harrisburg, PA 17111-3106
5095735 +Eric & Lori Ann Borino vs WA/Pencil, 1242 Victor Avenue, Union, NJ 07083-3706
5095736 +Flagship Resort Development, Inc., 60 N. Maine Avenue, Atlantic City, NJ 08401-5518
5095737 +Jonathan Goodman, Esquire, 649 Neward Avenue, Jersey City, NJ 07306-2303
5095738 Mara P. Codey, Esq, Mandelbaum Salsburg, P.C., Roseland, NJ 07068
5095741 +Pong Chang, 11 Vista Ct., East Brunswick, NJ 08816-2894
5095742 Quantum Imaging and Therapeutic, PO Box 62165, Baltimore, MD 21264-2165
5095743 +Rosella Passarella, 60 N. Main Avenue, Atlantic City, NJ 08401-5518
5095744 +Srini Munukutla, Neelaveni Bellamkonda, 14 Edward Avenue, Edison, NJ 08820-2974
5095747 +Wells Fargo/Bobs Discount Furniture, PO Box 71118, Charlotte, NC 28272-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5095732 EDI: BANKAMER.COM Dec 18 2018 00:30:00 Bank of America, PO Box 982234,
El Paso, TX 79998-2234
5095734 +EDI: CITICORP.COM Dec 18 2018 00:30:00 Citibank NA, PO Box 6500,
Sioux Falls, SD 57117-6500
5096235 +EDI: PRA.COM Dec 18 2018 00:25:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5095739 +E-mail/Text: CDuffy@pinnaclehealth.org Dec 17 2018 19:33:10 Pinnacle Health Hospitals,
111 South Front Street, Harrisburg, PA 17101-2099
5095746 EDI: TFSR.COM Dec 18 2018 00:24:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
Cedar Rapids, IA 52411-6634
5095745 +E-mail/Text: marisa.sheppard@timepayment.com Dec 17 2018 19:33:34 Time Payment Corp,
1600 District Ave, Suite 200, Burlington, MA 01803-5233

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5095740* +Pinnacle Health Hospitals, 111 South Front Street, Harrisburg, PA 17101-2099

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2018 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 William Brandon Alonzo cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Steven M Williams on behalf of Creditor Emerald Point, LP swilliams@cohenseglias.com,
azortman@cohenseglias.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **William Brandon Alonzo**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0746**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

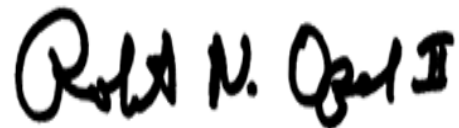
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-03389-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Brandon Alonzo

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

December 17, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.